

Current Borrower: Latasha T. White  
Client Loan Number: 37524939  
B&H File Number: 227241  
VA/FHA/PMI Number: 2813060790703  
Loan Type: FHA  
Property Address: 7436 Grace Blvd., Horn Lake, MS 38637

Indexing Instructions:

**SUBSTITUTE TRUSTEE'S DEED**

Grantor: Cole D. Patton or Zachary A. Copp or Amy M. Merino, Substitute Trustee  
Grantee: MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ACTING SOLELY AS  
NOMINEE FOR COUNTRYWIDE HOME LOANS, INC.

WHEREAS, on December 5, 2003, Latasha T. White, executed a deed of trust to Arnold Weiss, Trustee for the benefit of Mortgage Electronic Registration Systems, Inc., acting solely as nominee for Pulaski Mortgage Company, which deed of trust is recorded in Deed of Trust Book 1890 at Page 440 in the office of the Chancery Clerk of Desoto, State of Mississippi; and

WHEREAS, the aforesaid, Countrywide Home Loans, Inc. as attorney in fact for MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ACTING SOLELY AS NOMINEE FOR COUNTRYWIDE HOME LOANS, INC., the holder of said deed of trust and the note secured thereby, substitute Cole D. Patton or Zachary A. Copp or Amy M. Merino, as Trustee therein, as authorized by the terms thereof, by instrument dated August 11, 2005, and recorded in the office of the aforesaid Chancery Clerk in Book 2284 at Page 437; and

WHEREAS, default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby, having been declared to be due and payable in accordance with the terms of said deed of trust, and the legal holder of said indebtedness, Countrywide Home Loans, Inc. as attorney in fact for MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ACTING SOLELY AS NOMINEE FOR COUNTRYWIDE HOME LOANS, INC., having requested the undersigned Substitute Trustee to execute the trust and sell land and property in accordance with the terms of said deed of trust for the purpose of raising the sums due thereunder, together with attorney's fees, Substitute Trustee's fees and expense of sale;

WHEREAS, the undersigned Substitute Trustee, after posting and publication of the Notice of Sale as required by the terms of said deed of trust and laws of the State of Mississippi, within legal hours (being between the hours of 11:00 A.M. and 4:00 P.M.), on September 21, 2005, at public outcry offered the

*Defaulted*  
*(fed ex em)*

BH # 227241/457

hereinafter described property for sale at the East front door of the County Courthouse, in Hernando, at Desoto County, State of Mississippi;

WHEREAS, the Proof of Publication, Affidavit of Posting and the Memorandum of Sale have been prepared and executed to verify all aforesaid events. Said items are attached as proof thereof;

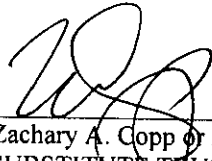
WHEREAS, at the time and place aforementioned, the undersigned received from the hereinafter named grantee a bid of \$91,564.41, which was the highest bid for cash for said land and property, and said bidder was then and there declared to be the purchaser thereof;

NOW, THEREFORE, in consideration of the aforesaid sum, cash in had paid, the receipt whereof is hereby acknowledged, the undersigned does hereby and convey unto MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ACTING SOLELY AS NOMINEE FOR COUNTRYWIDE HOME LOANS, INC. the following described real estate, together with all the improvements and appurtenances thereunto belonging, situated in the County of Desoto, State of Mississippi, to-wit:

LOT 167, SECTION D, KINGSTON WEST SUBDIVISION, SITUATED IN SECTION 28, TOWNSHIP 1 SOUTH, RANGE 8 WEST, AS SHOWN ON PLAT OF RECORD IN PLAT BOOK 51, PAGE 34 IN THE CHANCERY CLERK'S OFFICE OF DESOTO COUNTY, MISSISSIPPI.

Also known as 7436 Grace Blvd., Horn Lake, MS 38637

I hereby convey only such title as is vested in me as Substitute Trustee. WITNESS MY SIGNATURE, this, the 21st day of September, 2005.

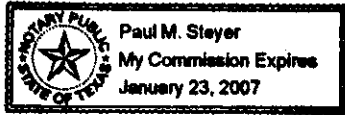


Cole D. Patton or Zachary A. Copp or Amy M. Merino  
SUBSTITUTE TRUSTEE  
Butler & Hosch, P.A.  
13800 Montfort Drive, Suite 155  
Dallas, Texas 75240  
Telephone No.: (972) 233-2500

STATE OF TEXAS            )  
                                   )    ACKNOWLEDGMENT  
 COUNTY OF DALLAS        )

PERSONALLY came and appeared before me, the undersigned authority in and for the county and state of aforesaid, Cole D. Patton or Zachary A. Copp or Amy M. Merino, Substitute Trustee, who acknowledged to and before me that he executed the foregoing Substitute Trustee's Deed on the day and year therein mentioned, and for the purposes therein expressed.

GIVEN UNDER MY HAND AND OFFICIAL SEAL OF OFFICE, this, the 21st day of September, 2005.



*Paul M. Steyer*  
 Notary Public  
 My Commission Expires: 1/23/07

GRANTOR'S NAME, ADDRESS AND PHONE NUMBER:

Cole D. Patton  
 Butler & Hosch, P.A.  
 13800 Montfort Drive, Suite 155  
 Dallas, Texas 75240

GRANTEE'S NAME, ADDRESS AND PHONE NUMBER (Send Tax Statements to this address):  
 MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ACTING SOLELY AS NOMINEE  
 FOR COUNTRYWIDE HOME LOANS, INC.

%Countrywide Home Loans, Inc.  
 6400 Legacy Drive  
 Plano, TX 72024  
 (972) 526-6311

THIS DOCUMENT PREPARED BY AND AFTER RECORDING PLEASE RETURN TO:

Rita R. Wilson  
 Butler & Hosch, P.A.  
 13800 Montfort Drive, Suite 155  
 Dallas, Texas 75240  
 Telephone No.:(972) 233-2500

Current Borrower: LATASHA T. WHITE  
 Client Loan Number: 37524939  
 B&H File Number: 227241  
 VA/FHA/PMI Number: 2813060790703  
 Loan Type: FHA  
 Property Address: 7436 Grace Blvd., Horn Lake, MS 38637

### Affidavit of Mortgagee

STATE OF TEXAS §  
 COUNTY OF DALLAS §

BEFORE ME, the undersigned authority on this day personally appeared Rita R. Wilson, who after being duly sworn, deposed as follows:

- "1. I am an employee of Butler & Hosch, P.A., attorney for Countrywide Home Loans, Inc., as servicing agent for MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ACTING SOLELY AS NOMINEE FOR COUNTRYWIDE HOME LOANS, INC. at the time of the events hereinafter set forth and make this affidavit for the purpose of declaring the incidents of statutory and contractual compliance of the entity or entities set out below.
2. This affidavit is made with respect to the foreclosure of that certain Deed of Trust dated December 5, 2003, recorded in Volume 1890, Page 440 and re-recorded Book 1904 at Page 177, Real Property Records, Desoto County, Mississippi, executed by Latasha T. White, to Arnold Weiss, Trustee, to secure payment of a Note to Pulaski Mortgage Company.
3. MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ACTING SOLELY AS NOMINEE FOR COUNTRYWIDE HOME LOANS, INC. is the holder of the indebtedness secured by the Deed of Trust.
4. To the best of my knowledge and belief, proper notice was sent prior to acceleration of indebtedness. All obligations duties of the holder of the debt were performed in the manner required by law and all notices were served on the Debtor at the Debtor's last known address as shown by the records of the holder of the debt.
5. To the best of my knowledge and belief, the mortgagors holding an interest in the above described property were not members of the Armed Forces of the United States of America and had not been members of any such entities for the last three (3) months prior to the date of the Trustee's Sale and the subject hereof and were alive on the date of such sale.
6. At the instructions and on behalf of the holder of the debt or its agent, notice of acceleration of indebtedness and Trustee's Sale was served on every debtor obligated on the debt, by certified and regular mail at least thirty (30) days prior to the date therein specified for sale at the last known address of each such debtor according to the records of the holder of the debt.
7. At the instructions and on behalf of the holder of the debt or its agent, Notice of Trustee's Sale was filed with the Chancery Clerk in the county or counties in which the subject property is situated and copies thereof posted at said courthouse(s) as required by law and in the manner specified by ordinance or custom."

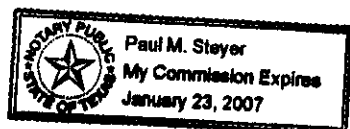
FURTHER AFFIANT SAYETH NAUGHT.

STATE OF TEXAS §  
 COUNTY OF DALLAS §

Rita Wilson  
 AFFIANT

Sworn to and subscribed before me, the undersigned Notary Public, on this day personally appeared Rita R. Wilson, who is the Legal Assistant and duly authorized agent of Butler & Hosch, P.A., on behalf of said law firm, known to me to be the person whose name is subscribed to the foregoing instrument and acknowledged to me that she executed the same for the purposes and consideration therein expressed.

Given under my hand and seal of office this 21st day of September, 2005



Paul M. Steyer  
 Notary Public for the State of Texas  
PAUL M. STEYER  
 Printed Name of Notary Public  
 My Commission Expires: 1/23/07



## PROOF OF PUBLICATION

THE STATE OF MISSISSIPPI  
COUNTY OF DESOTO

Diane Smith personally appeared before me the undersigned in and for said County and State and states on oath that she is the **CLERK** of the DeSoto Times Today, a newspaper published in the town of Hernando, State and County aforesaid, and having a general circulation in said county, and that the publication of the notice, a copy of which is hereto attached, has been made in said paper 4 consecutive times, as follows, to-wit:

### SUBSTITUTE TRUSTEE'S NOTICE OF SALE

WHEREAS, on December 5, 2003, Latasha T. White executed a deed of trust to Arnold Weiss, Trustee for the benefit of Mortgage Electronic Registration Systems, Inc., acting solely as nominee for Pulaski Mortgage Company, which deed of trust is recorded in Deed of Trust Book 1890 at Page 440 and re-recorded in Book 1904 at Page 177 in the office of the Chancery Clerk of the County of Desoto, State of Mississippi; and

WHEREAS, the aforesaid, MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ACTING SOLELY AS NOMINEE FOR COUNTRYWIDE HOME LOANS, INC., the holder of said deed of trust and the note secured thereby, substituted Cole D. Patton or Zachary A. Copp or Amy M. Merino, as Trustee therein, as authorized by the terms thereof, by instrument dated August 11, 2005 and recorded in the office of the aforesaid Chancery Clerk in Book 2284 at Page 437; and

WHEREAS, default having been made in the terms and conditions of said deed of trust and the entire debt secured thereby, having been declared to be due and payable in accordance with the terms of said deed of trust, and the legal holder of said indebtedness, Countrywide Home Loans, Inc., as attorney-in-fact for MORTGAGE ELECTRONIC REGISTRATION SYSTEMS, INC. ACTING SOLELY AS NOMINEE FOR COUNTRYWIDE HOME LOANS, INC., having requested the undersigned Substitute Trustee to execute the trust and sell said land and property in accordance with the terms of said deed of trust for the purpose of raising the sums due thereunder, together with attorney's fees, Substitute Trustee's fees and expense of sale;

NOW, THEREFORE, I, Cole D. Patton or Zachary A. Copp or Amy M. Merino, Substitute Trustee in said deed of trust, will on September 21, 2005, offer for sale at public outcry for cash to the highest bidder, and sell within legal hours (being between the hours of 11:00 A.M. and 4:00 P.M.) at the East front door of the County Courthouse, in Hernando, at Desoto County, State of Mississippi, the following described property situated in the County of Desoto, State of Mississippi, to-wit:

LOT 167, SECTION D, KINGSTON WEST SUBDIVISION, SITUATED IN SECTION 28, TOWNSHIP 1 SOUTH, RANGE 8 WEST, AS SHOWN ON PLAT OF RECORD IN PLAT BOOK 61, PAGE 34 IN THE CHANCERY CLERK'S OFFICE OF DESOTO COUNTY, MISSISSIPPI.

Also known as 7436 Grace Blvd., Horn Lake, MS 38637

I WILL CONVEY only such title as is vested in me as Substitute Trustee.

WITNESS MY SIGNATURE, this the 22nd day of August, 2005, Cole D. Patton or Zachary A. Copp or Amy M. Merino

Substitute Trustee  
Butler & Hosch, P.A.  
13600 Montfort Drive, Suite 155  
Dallas, Texas 75240  
Telephone No.: (972) 233-2500

PUBLISH: August 25, 2005;  
September 02, 2005; September 09, 2005 and September 16, 2005.

Volume No. 110 on the 26 day of Aug., 2005

Volume No. 110 on the 2 day of Sept., 2005

Volume No. 110 on the 9 day of Sept., 2005

Volume No. 110 on the 16 day of Sept., 2005

Volume No. \_\_\_\_\_ on the \_\_\_\_\_ day of \_\_\_\_\_, 2005

Diane Smith

Sworn to and subscribed before me, this 21 day of Sept., 2005

BY Judy H. Douglas

NOTARY PUBLIC STATE OF MISSISSIPPI AT LARGE

MY COMMISSION EXPIRES: JANUARY 16, 2009

BONDED THRU DIXIE NOTARY SERVICE, INCORPORATED

A. Single first insertion of 462 words @ .12 \$ 55.44

B. 3 subsequent insertions of 1386 words @ .10 \$ 138.60

C. Making proof of publication and depositing to same \$ 3.00

TOTAL PUBLISHER'S FEE: \$ 197.04

On the Square- Hernando, MS 38632 • 662.429.6397 • Fax: 662.429.5229

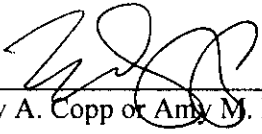
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### MEMORANDUM OF SALE

The undersigned Substitute Trustee (hereinafter "Trustee") hereby appoints \_\_\_\_\_  
Cole Murray to serve as auctioneer for the purpose of conducting the  
foreclosure sale more particularly described below. This appointment is subject to completion of  
a satisfactory title examination (including a search for Federal Liens) and the performance of all  
duties in conformity with Trustee's instructions. All third party bids are subject to confirmation  
by Trustee prior to sale. Right is reserved by Trustee to reject any bid or to withdraw the property  
from auction prior to final sale. All sales are subject to review and confirmation by the Trustee,  
prior to conveyance. The undersigned Trustee reserves the right to reject any bid and to decline  
to convey the subject property due to mistake (including but not limited to an error in the bid  
amount), inadequacy of funds, title defects or lack of notice to the IRS, or for any other  
reasonable cause. If Trustee elects to reject a bid, the funds tendered by the successful bidder will  
be promptly returned, and the property will be re-advertised for sale at a subsequent date.

Upon confirmation by the Trustee, Trustee will convey only such title as is vested in him.  
No representations are made concerning title to the subject property of the fitness or  
merchantability of the same. It is the purchaser's sole responsibility to examine and investigate  
the title to the property and any related issues, and it shall be the purchaser's responsibility to  
resolve any issues relating to other liens, taxes or other title problems or issues affecting the  
subject property. The property will be conveyed without warranty of any kind, it being  
understood that the property is being sold "as is". The form of conveyance will be that of a  
Substituted Trustee's Deed, which is in the nature of quitclaim deed.

WITNESS MY SIGNATURE, on this 16th day of September, 2005.

  
 Cole D. Patton or Zachary A. Copp or Amy M. Merino, Substitute  
 Trustee

Butler & Hosch, P.A.  
 13800 Montfort Drive, Suite 155  
 Dallas, Texas 75240  
 Telephone No.:(972) 233-2500

**RESULTS OF SALE:**

DEED OF TRUST FORECLOSED: BOOK 1890 PAGE 440

DATE & TIME OF SALE: September 21, 2005, AT 1:52 A.M./P.M.

AMOUNT OF HIGHEST BID: \$ 91,564.<sup>01</sup>

CONVEY TO: \_\_\_\_\_

PHONE: \_\_\_\_\_

The undersigned acknowledged having read the terms of the auctioneer's appointment and conditions of sale set forth above, and further acknowledge that all bids are subject to approval by the Trustee prior to conveyance, and the sale may be set aside by the Trustee and the funds tendered returned to the bidder, if these conditions are not satisfied.

WITNESS OUR SIGNATURES, on this 21 day of september  
 20 05

AUCTIONEER

Printed Name: Cole Massey

Montgane Seubric  
 HIGHEST BIDDER

Printed Name: \_\_\_\_\_

WITNESS

Printed Name: Cynthia Collins

WITNESS

Printed Name: \_\_\_\_\_